

<b>Notice of References Cited</b>		Application/Control No.	Applicant(s)/Patent Under Reexamination LIU ET AL.	
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**U.S. PATENT DOCUMENTS**

*		Document Number Country Code-Number-Kind Code	Date MM-YYYY	Name	Classification
	A	US-			
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**FOREIGN PATENT DOCUMENTS**

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**NON-PATENT DOCUMENTS**

*		Include as applicable: Author, Title Date, Publisher, Edition or Volume, Pertinent Pages)
	U	O' Sullivan, Orla, Bringing Your Commercial Customers into Focus, December 1997, ABA Banking Journal, pages 52, 54, 70, and 72.
	V	
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	X	

\*A copy of this reference is not being furnished with this Office action. (See MPEP § 707.05(a).)  
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